

Multi-Life Guidelines



	Multi-Life Offering (Individual)		Long Term Care Business Solutions (Group)		
Multi-Life Program	All States (except NC, NY, OH, PA)	New York Only	Executive Series Core (100% Employer Paid) (Not Available in CA, FL, VT)	Employee Plus Core Plus Employee Buy-Up (Not Available in CA, FL, VT)	Employee Advantage Voluntary (100% Employee Paid) (Not Available in CA, FL, VT)
Product(s)	Privileged Choice® Flex, Privileged Choice®, Classic Select®, CA Choice and Partnership Plans Where Offered	Privileged Choice® Flex and Partnership Plus	Long Term Care Business Solutions	Long Term Care Business Solutions	Long Term Care Business Solutions
Participation Requirements	4 Lives Submitted Together within 90 days (Shared Counts as 2 Lives)	4 Lives Submitted Together within 90 days (Employer Pay All Only) (2-25 Employees with 100% Participation of Selected Class) (Shared Counts as 2 Lives)	7 Issued Employer Paid Employee Lives	7 Issued Employer Paid Employee Lives No Minimum Lives for Buy-Up	7 Issued Employee Lives
Enrollment Period	4 Lives Submitted Together with Minimum of 2 Employee Lives	4 Lives Submitted Together with Minimum of 2 Employee Lives	90 Days	90 Days	90 Days
Group Discount	5% Multiplicative*	5% Multiplicative* (Total discount capped at 35%)	5% Multiplicative*	5% Multiplicative*	5% Multiplicative*
Eligible for Group Discount	Employee, Spouse/Partner & Retiree	Employee, Spouse/Partner & Retiree	Spouse/Partner; Parents, Step-Parents, Parents-in-Law; Grandparents, Step-Grandparents, Grandparents-in-Law; Adult Children (Age 18 and Older), Siblings and Retirees	Spouse/Partner; Parents, Step-Parents, Parents-in-Law; Grandparents, Step-Grandparents, Grandparents-in-Law; Adult Children (Age 18 and Older), Siblings and Retirees	Spouse/Partner; Parents, Step-Parents, Parents-in-Law; Grandparents, Step-Grandparents, Grandparents-in-Law; Adult Children (Age 18 and Older), Siblings and Retirees
Requirements for Simplified Underwriting	N/A	N/A	Employee must be W-2 and Actively-at-Work 30+ Hours per week	Employee must be W-2 and Actively-at-Work 30+ Hours per week	N/A
Underwriting	Full Underwriting	Full Underwriting	Simplified for All Employer Paid Employees and Full for Part-time EE** and All Eligible Family Members	Simplified for All Employer Paid Employees; Full for EE Buy-Ups (EE Preferred Health Discount if answers "no" to Tobacco Usage); Full for Part-time EE** and All Eligible Family Members	Full for W-2 Employees, Actively-at-Work** 30+ Hours per Week (Employee Preferred Health Discount if Answers "No" to Tobacco Usage); Full for Part-Time Employee** and All Eligible Family Members
Additional Discounts	Preferred Health and Couples***	Preferred Health and Couples (Total Discount Capped at 35%)	Couples*** Preferred Health Discount Not Available	Couples*** Preferred Health Discount Available on Buy-Up Only	Preferred Health and Couples***
Benefit Restrictions Allowable Limits	Standard Product Maximums and Benefit Periods Apply; up to \$12,000 per Month, \$400 per Day and up to Unlimited	Standard Product Maximums and Benefit Periods Apply; up to \$12,000 per Month, \$400 per Day and up to Unlimited	Up to \$9,000 per Month, \$300 per Day and up to 5 Year Benefit Period	Core: Up to \$9,000 per Month, \$300 per Day and up to 5 Year Benefit Period. Combined, Core with Buy-Up Cannot Exceed \$12,000 per Month, \$400 per Day. Unlimited Available for Buy-Up Only.	Up to \$12,000 per Month, \$400 per Day and up to Unlimited
Approval Requirements	Business Profile Form (82123)	Business Profile Form (82123NY)	LTC Business Solutions Request Form (47234CS-ML) and Census Required	LTC Business Solutions Request Form (47234CS-ML) and Census Required	LTC Business Solutions Request Form (47234CS-ML) and Census Required
Commission Reduction	10 Points – 1st Year Only	10 Points – 1st Year Only	None	None	None

*Credited after all other discounts have been applied; total discount may vary by state.

**Part-time: W-2 and 20+ Hours per Week. Not Eligible for Preferred Health Discount if answers "no" to Tobacco Usage.

***Total discount may vary by state.

Contact your Genworth LTCI Sales Team if you have any questions

Multi-Life Guidelines



	Multi-Life Offering (Individual)		Long Term Care Business Solutions (Group)		
Multi-Life Program	All States (except NC, NY, OH, PA)	New York Only	Executive Series Core (100% Employer Paid) (Not Available in CA, FL, VT)	Employee Plus Core Plus Employee Buy-Up (Not Available in CA, FL, VT)	Employee Advantage Voluntary (100% Employee Paid) (Not Available in CA, FL, VT)
Product(s)	Privileged Choice® Flex, Privileged Choice®, Classic Select®, CA Choice and Partnership Plans Where Offered	Privileged Choice® Flex and Partnership Plus	Long Term Care Business Solutions	Long Term Care Business Solutions	Long Term Care Business Solutions
Participation Requirements	4 Lives Submitted Together within 90 days (Shared Counts as 2 Lives)	4 Lives Submitted Together within 90 days (Employer Pay All Only) (2-25 Employees with 100% Participation of Selected Class) (Shared Counts as 2 Lives)	7 Issued Employer Paid Employee Lives	7 Issued Employer Paid Employee Lives No Minimum Lives for Buy-Up	7 Issued Employee Lives
Enrollment Period	4 Lives Submitted Together with Minimum of 2 Employee Lives	4 Lives Submitted Together with Minimum of 2 Employee Lives	90 Days	90 Days	90 Days
Group Discount	5% Multiplicative*	5% Multiplicative* (Total discount capped at 35%)	5% Multiplicative*	5% Multiplicative*	5% Multiplicative*
Eligible for Group Discount	Employee, Spouse/Partner & Retiree	Employee, Spouse/Partner & Retiree	Spouse/Partner; Parents, Step-Parents, Parents-in-Law; Grandparents, Step-Grandparents, Grandparents-in-Law; Adult Children (Age 18 and Older), Siblings and Retirees	Spouse/Partner; Parents, Step-Parents, Parents-in-Law; Grandparents, Step-Grandparents, Grandparents-in-Law; Adult Children (Age 18 and Older), Siblings and Retirees	Spouse/Partner; Parents, Step-Parents, Parents-in-Law; Grandparents, Step-Grandparents, Grandparents-in-Law; Adult Children (Age 18 and Older), Siblings and Retirees
Requirements for Simplified Underwriting	N/A	N/A	Employee and Actively at Work Spouse/ Partner must be W-2 and Actively-at-Work 30+ Hours per week.	Employee and Actively at Work Spouse/ Partner must be W-2 and Actively-at-Work 30+ Hours per week.	N/A
Underwriting	Full Underwriting	Full Underwriting	Simplified for All Employer Paid Employees and actively at Work Spouses/Partners.	Simplified for All Employer Paid Employees and actively at Work Spouses/Partners.	Full for W-2 Employees, Actively-at-Work** 30+ Hours per Week (Employee Preferred Health Discount if Answers "No" to Tobacco Usage); Full for Part-Time Employee** and All Eligible Family Members
Additional Discounts	Preferred Health and Couples***	Preferred Health and Couples (Total Discount Capped at 35%)	Couples*** Preferred Health Discount Not Available	Couples*** Preferred Health Discount Available on Buy-Up Only	Preferred Health and Couples***
Benefit Restrictions Allowable Limits	Standard Product Maximums and Benefit Periods Apply; up to \$12,000 per Month, \$400 per Day and up to Unlimited	Standard Product Maximums and Benefit Periods Apply; up to \$12,000 per Month, \$400 per Day and up to Unlimited	Up to \$9,000 per Month, \$300 per Day and up to 5 Year Benefit Period	Core: Up to \$9,000 per Month, \$300 per Day and up to 5 Year Benefit Period. Combined, Core with Buy-Up Cannot Exceed \$12,000 per Month, \$400 per Day. Unlimited Available for Buy-Up Only.	Up to \$12,000 per Month, \$400 per Day and up to Unlimited
Approval Requirements	Business Profile Form (82123)	Business Profile Form (82123NY)	LTC Business Solutions Request Form (47234CS-ML) and Census Required	LTC Business Solutions Request Form (47234CS-ML) and Census Required	LTC Business Solutions Request Form (47234CS-ML) and Census Required
Commission Reduction	10 Points – 1st Year Only	10 Points – 1st Year Only	None	None	None

*Credited after all other discounts have been applied; total discount may vary by state.

**Part-time: W-2 and 20+ Hours per Week. Not Eligible for Preferred Health Discount if answers "no" to Tobacco Usage.

***Total discount may vary by state.

Contact your Genworth LTCI Sales Team if you have any questions

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company and in New York by
Genworth Life Insurance Company of New York. Administrative Office: Richmond, Virginia.

The coverage described is intended to be qualified long term care insurance under federal tax law (IRC 7702B). For Long Term Care Business Solutions the Group Policyholder (the employer) will receive a Group Policy (the contract of insurance) that sets forth the terms and conditions of coverage, eligible classes and the premiums associated with the Group Program available to those persons eligible for coverage. This is a summary of coverage. Only the applicable policy contains the terms and conditions of coverage. All applications are subject to the underwriting requirements of the appropriate insurance company.

Each eligible person who becomes insured will receive a Certificate of Insurance. The Group Program is provided under policy form series 7050 and governed by the state in which the Group Policy is issued. State variations apply for those states that have extra-territorial authority.

Coverage maximums of \$12,000/Monthly, \$400/Daily include combined coverage from all carriers, all plans for both individual and group.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

FOR PRODUCER/AGENT USE ONLY. NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.
©2011-2012 Genworth Financial, Inc. All rights reserved.